

PREPARED BY: Theodore B. Foster
Record and Return to: Angie Rothwell
Market Street Mortgage Corporation
2650 McCormick Drive Suite 200
Clearwater, FL 33759
727-724-7000

BOOK 0096 PAGE 0636

LIMITED POWER OF ATTORNEY

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, a corporation organized and existing under the laws of the United States of America, having its principal place of business in Washington, D.C. ("Ginnie Mae"), hereby constitutes and appoints Market Street Mortgage Corporation, ("the Master Subservicer"), as its true and lawful attorney-in-fact, in its name, place and stead, and for its benefit, in connection with Ginnie Mae-owned mortgage pooled loans described in that certain Contract Number GNMA-97-F-01 (2), entered into by and between Ginnie Mae and Master Subservicer, dated October 22, 1997, for the purpose of performing all acts and executing all documents in the name of Ginnie Mae necessary and incidental to servicing of said loans, including, but not limited to:

1. Acceptance of money due or to become due from borrowers and collection of past due amounts;
2. Those acts necessary to comply with regulations and requirements of the United States Department of Veterans' Affairs, the United States Department of Housing and Urban Development, and any other governmental entity or state or federal law;
3. Foreclosing delinquent loans, accepting deeds in lieu of foreclosure or otherwise acquiring title to mortgaged properties;
4. Filing and processing claims and accepting claim proceeds from mortgage insurance or loan guarantee claims paid under the National Housing Act of 1949 or Chapter 37 of the Title 38 of the United States Code and endorsing to the order of the Master Subservicer any checks which are made payable to the order of Ginnie Mae;
5. Appearing, litigating and compromising any matter in any court either as plaintiff or defendant, provided however, Master Subservicer shall not be authorized to commence any proceedings other than foreclosure, bankruptcy and eviction without written consent of Ginnie Mae;
6. Selling, transferring, or disposing of real property acquired through foreclosure or otherwise and executing all contracts, agreements, deeds, assignments and other instruments necessary to effect any such sale, transfer, or disposition and to receive proceeds checks made payable to the order of Master Subservicer of Ginnie Mae, assigning the right to any deficiency judgment and/or any deficiency claim incident to a foreclosure or defaulted loan;
7. Preparing, executing and delivering satisfactions, cancellations, discharges, full or partial reconveyances, or full or partial releases of lien; appointing substitute trustee(s), entering into assumption agreements;
8. Preparing, executing and delivering deeds to vest title to properties in the Secretary of Housing and Urban Development, or the Administrator of Veterans' Affairs;
9. Endorsing promissory notes from Ginnie Mae to Master Subservicer and executing assignments from Ginnie Mae to Master Subservicer of mortgages, deeds of trusts, deeds to secure debt, and other security instruments securing said promissory notes;

STATE MS.-DESOTO CO.

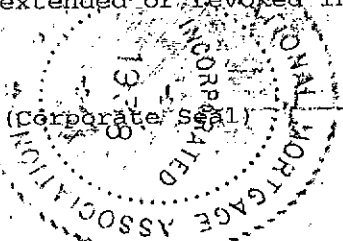
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10. Any and all such other acts of any kind and nature whatsoever Master Subservicer may find necessary to service said loans.

Ginnie Mae further grants to the Master Subservicer full power and authority to do and perform all acts necessary in the sole discretion of Master Subservicer to carry into effect the powers granted by or under this limited power of attorney as fully as Ginnie Mae might or could do with the same validity as if all and every such act had been herein particularly stated, expressed, and especially provided for, and hereby ratifies and confirms all that the Master Subservicer shall lawfully do or cause to be done by virtue of the powers and authority granted and contemplated hereby.

This limited power of attorney shall be effective as of October 22, 1997 and shall continue in full force and effect until April 21, 2003 unless extended or revoked in writing by Ginnie Mae.



GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

BY:

Bryan Hooper
Bryan Hooper
Assistant Vice President

Attest:

Helen E. Faunce
Helen E. Faunce
Assistant Secretary

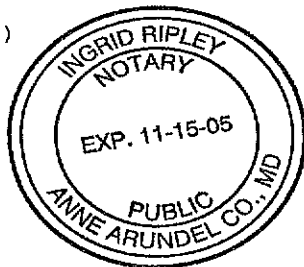
Anne Arundel County

Maryland

On this 8th day of November 2002, before me, the undersigned, a Notary Public in Anne Arundel County, personally appeared Bryan Hooper and Helen E. Faunce, personally known to me to be the persons who executed the within instrument as the Vice President and Assistant Secretary, respectively, on behalf of the corporation therein named and they duly severally acknowledged said instrument to be the act and deed of said corporation and that they executed said instrument and affixed the corporate seal for the purposes therein contained.

Witness my hand and seal.

(Notary Seal)



Ingrid Ripley

Ingrid Ripley
Notary Public for Anne Arundel
County
My Commission Expires:
November 15, 2005